

Table II. B. 3. b(1996) Percent of private-sector full-time employees at establishments that offer health insurance by firm size and State: United States, 1996 (40 States are shown separately)

| Division and State | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 89.9% | 55.3% | 77.4% | 89.1% | 96.7% | 99.1% | 69.9% | 97.7% |
| New England: | | | | | | | | |
| Maine | 87.8% | 57.7% | 58.4% | 95.4% | 99.2% | 100.0% | 68.9% | 99.5% |
| Massachusetts | 92.9% | 63.6% | 73.3% | 92.9% | 99.9% | 99.4% | 74.9% | 99.1% |
| Connecticut | 94.1% | 67.9% | 78.3% | 92.9% | 100.0% | 100.0% | 75.8% | 99.9% |
| Middle Atlantic: | | | | | | | | |
| New York | 92.2% | 65.0% | 84.4% | 94.3% | 97.5% | 100.0% | 76.2% | 98.9% |
| New Jersey | 91.3% | 58.0% | 86.8% | 91.9% | 97.4% | 98.0% | 73.1% | 97.9% |
| Pennsylvania | 93.5% | 63.3% | 84.7% | 93.7% | 98.3% | 100.0% | 77.8% | 98.9% |
| East North Central: | | | | | | | | |
| Ohio | 93.7% | 57.8% | 80.3% | 96.6% | 99.8% | 100.0% | 76.2% | 99.9% |
| Indiana | 89.0% | 46.8% | 74.8% | 84.3% | 90.6% | 100.0% | 65.8% | 96.2% |
| Illinois | 92.8% | 63.1% | 86.7% | 94.1% | 97.2% | 99.6% | 77.4% | 98.8% |
| Michigan | 91.1% | 56.1% | 83.1% | 91.7% | 97.2% | 99.6% | 71.6% | 98.4% |
| Wisconsin | 91.6% | 61.6% | 82.1% | 94.9% | 94.1% | 100.0% | 76.1% | 97.3% |
| West North Central: | | | | | | | | |
| Minnesota | 92.4% | 65.8% | 85.7% | 92.5% | 99.1% | 98.6% | 78.1% | 98.6% |
| Iowa | 89.3% | 60.0% | 87.6% | 90.9% | 99.4% | 96.0% | 74.3% | 97.1% |
| Missouri | 89.6% | 43.6% | 76.7% | 87.0% | 99.0% | 100.0% | 64.7% | 99.1% |
| Nebraska | 88.3% | 48.2% | 75.6% | 91.2% | 97.2% | 100.0% | 67.4% | 98.3% |
| Kansas | 88.8% | 47.3% | 83.2% | 92.0% | 99.3% | 97.6% | 68.7% | 97.5% |
| South Atlantic: | | | | | | | | |
| Maryland | 90.7% | 54.8% | 83.2% | 89.8% | 98.3% | 98.7% | 75.8% | 96.9% |
| Virginia | 91.1% | 52.8% | 80.1% | 93.2% | 93.7% | 99.7% | 73.2% | 97.5% |
| West Virginia | 83.2% | 39.3% | 81.3% | 69.0% | 95.0% | 99.9% | 54.3% | 97.9% |
| North Carolina | 92.8% | 47.2% | 87.3% | 94.5% | 99.9% | 99.9% | 73.3% | 99.4% |
| South Carolina | 90.6% | 56.6% | 72.9% | 87.0% | 98.8% | 99.8% | 68.2% | 98.9% |
| Georgia | 91.4% | 44.6% | 79.4% | 90.5% | 96.5% | 99.7% | 65.7% | 98.5% |
| Florida | 86.8% | 57.1% | 68.9% | 80.6% | 96.3% | 99.8% | 62.4% | 98.2% |
| East South Central: | | | | | | | | |
| Kentucky | 89.3% | 60.9% | 67.6% | 92.6% | 94.2% | 100.0% | 69.2% | 98.4% |
| Tennessee | 87.2% | 32.7% | 63.1% | 89.3% | 94.7% | 98.3% | 56.0% | 97.1% |
| Alabama | 89.5% | 44.7% | 74.1% | 96.3% | 99.8% | 97.7% | 65.3% | 98.1% |
| Mississippi | 84.1% | 38.1% | 57.1% | 67.4% | 97.9% | 99.0% | 48.7% | 98.0% |
| West South Central: | | | | | | | | |
| Arkansas | 89.3% | 42.4% | 70.0% | 91.8% | 99.3% | 100.0% | 65.0% | 99.1% |
| Louisiana | 82.1% | 46.1% | 65.2% | 75.3% | 96.1% | 99.5% | 58.4% | 94.9% |
| Oklahoma | 85.6% | 54.1% | 67.4% | 82.0% | 96.9% | 99.9% | 62.1% | 97.4% |
| Texas | 87.4% | 47.3% | 62.0% | 79.6% | 95.3% | 98.8% | 59.4% | 96.5% |
| Mountain: | | | | | | | | |
| Colorado | 89.2% | 60.1% | 70.3% | 94.1% | 96.8% | 99.4% | 72.4% | 97.8% |
| New Mexico | 83.2% | 47.4% | 62.2% | 81.4% | 96.8% | 96.3% | 61.9% | 94.4% |
| Arizona | 86.8% | 63.4% | 75.5% | 73.6% | 91.2% | 99.2% | 70.6% | 94.5% |
| Utah | 92.2% | 53.9% | 71.7% | 96.9% | 97.9% | 99.4% | 73.0% | 98.9% |
| Nevada | 90.1% | 58.1% | 74.9% | 78.8% | 94.1% | 99.5% | 72.2% | 95.8% |
| Pacific: | | | | | | | | |
| Washington | 89.9% | 47.8% | 78.9% | 93.2% | 99.9% | 98.4% | 70.5% | 98.9% |
| Oregon | 90.4% | 65.5% | 79.7% | 92.0% | 99.7% | 96.5% | 74.1% | 97.3% |
| California | 86.8% | 51.9% | 74.9% | 84.6% | 92.0% | 97.1% | 67.8% | 94.6% |
| Hawaii | 98.2% | 94.4% | 93.8% | 100.0% | 99.9% | 100.0% | 95.2% | 100.0% |
| States not shown separately | 87.7% | 51.8% | 82.4% | 94.2% | 97.9% | 99.3% | 69.4% | 98.5% |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

Table II. B. 3. b(1996) Standard error for percent of private-sector full-time employees at establishments that offer health insurance by firm size and State: United States, 1996 (40 States are shown separately)

| Division and State | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------|-------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 0.30% | 1.07% | 1.18% | 0.71% | 0.58% | 0.28% | 0.57% | 0.28% |
| New England: | | | | | | | | |
| Maine | 2.58% | 6.50% | 7.54% | 3.29% | 0.31% | 0.00% | 4.41% | 0.28% |
| Massachusetts | 1.09% | 3.64% | 6.63% | 3.35% | 0.04% | 0.47% | 4.43% | 0.48% |
| Connecticut | 1.72% | 4.33% | 7.17% | 6.41% | 0.00% | 0.00% | 3.67% | 0.13% |
| Middle Atlantic: | | | | | | | | |
| New York | 0.82% | 3.10% | 2.31% | 2.61% | 1.04% | 0.00% | 1.70% | 0.45% |
| New Jersey | 1.80% | 4.30% | 4.75% | 5.33% | 1.19% | 1.32% | 3.12% | 0.87% |
| Pennsylvania | 1.08% | 4.17% | 3.99% | 2.28% | 1.00% | 0.00% | 2.65% | 0.69% |
| East North Central: | | | | | | | | |
| Ohio | 1.01% | 3.29% | 5.85% | 1.83% | 0.12% | 0.00% | 3.50% | 0.07% |
| Indiana | 2.07% | 4.53% | 6.34% | 4.11% | 6.47% | 0.00% | 2.60% | 3.05% |
| Illinois | 0.61% | 3.79% | 3.86% | 2.78% | 1.56% | 0.29% | 2.14% | 0.56% |
| Michigan | 0.89% | 3.93% | 4.16% | 2.41% | 2.87% | 0.15% | 2.06% | 0.69% |
| Wisconsin | 1.33% | 5.57% | 5.76% | 1.89% | 4.49% | 0.00% | 1.67% | 1.52% |
| West North Central: | | | | | | | | |
| Minnesota | 1.46% | 4.73% | 7.17% | 7.70% | 0.46% | 1.59% | 1.76% | 1.41% |
| Iowa | 1.75% | 6.63% | 4.42% | 3.24% | 2.14% | 2.43% | 2.82% | 1.87% |
| Missouri | 1.80% | 5.63% | 6.78% | 3.62% | 1.96% | 0.00% | 3.20% | 0.48% |
| Nebraska | 1.46% | 3.77% | 6.32% | 2.50% | 1.61% | 0.00% | 3.73% | 1.11% |
| Kansas | 2.33% | 4.58% | 5.12% | 3.14% | 0.38% | 5.25% | 3.42% | 2.97% |
| South Atlantic: | | | | | | | | |
| Maryland | 1.75% | 3.46% | 6.86% | 4.22% | 4.47% | 0.83% | 2.91% | 1.76% |
| Virginia | 1.42% | 4.73% | 4.58% | 2.62% | 3.92% | 0.28% | 3.50% | 0.99% |
| West Virginia | 2.05% | 6.09% | 10.28% | 7.66% | 3.87% | 0.06% | 5.87% | 1.65% |
| North Carolina | 0.88% | 6.86% | 4.55% | 2.79% | 0.18% | 0.07% | 3.26% | 0.26% |
| South Carolina | 1.06% | 5.63% | 9.39% | 3.85% | 1.72% | 0.44% | 3.96% | 0.73% |
| Georgia | 1.32% | 5.32% | 6.86% | 5.15% | 5.32% | 0.56% | 2.46% | 1.36% |
| Florida | 2.16% | 3.45% | 7.27% | 6.78% | 4.97% | 0.14% | 4.40% | 1.01% |
| East South Central: | | | | | | | | |
| Kentucky | 2.34% | 7.14% | 5.56% | 5.85% | 4.49% | 0.00% | 4.87% | 1.31% |
| Tennessee | 1.70% | 5.71% | 8.50% | 2.81% | 2.70% | 3.30% | 4.28% | 1.57% |
| Alabama | 1.37% | 6.00% | 6.41% | 1.42% | 10.52% | 1.70% | 4.46% | 1.28% |
| Mississippi | 1.30% | 5.59% | 9.33% | 7.91% | 1.59% | 1.25% | 3.24% | 0.69% |
| West South Central: | | | | | | | | |
| Arkansas | 2.16% | 3.42% | 8.87% | 5.02% | 0.48% | 0.00% | 3.59% | 0.76% |
| Louisiana | 2.45% | 7.14% | 4.51% | 8.81% | 2.61% | 0.42% | 4.41% | 1.34% |
| Oklahoma | 2.02% | 6.61% | 12.07% | 8.44% | 11.36% | 0.05% | 5.00% | 1.04% |
| Texas | 1.60% | 3.20% | 7.22% | 5.91% | 3.33% | 1.01% | 4.23% | 1.36% |
| Mountain: | | | | | | | | |
| Colorado | 0.71% | 4.06% | 9.19% | 2.42% | 3.67% | 0.41% | 2.47% | 0.79% |
| New Mexico | 3.26% | 4.55% | 8.54% | 4.02% | 4.11% | 5.08% | 3.99% | 4.09% |
| Arizona | 1.86% | 6.60% | 7.94% | 6.72% | 4.60% | 0.51% | 4.04% | 2.08% |
| Utah | 0.88% | 4.57% | 9.08% | 1.32% | 2.56% | 1.19% | 3.75% | 0.57% |
| Nevada | 1.64% | 6.85% | 6.88% | 6.37% | 4.66% | 0.57% | 3.46% | 2.15% |
| Pacific: | | | | | | | | |
| Washington | 2.18% | 3.70% | 7.55% | 3.42% | 0.51% | 4.07% | 4.38% | 1.68% |
| Oregon | 1.71% | 2.46% | 8.52% | 3.17% | 0.36% | 1.63% | 3.29% | 1.51% |
| California | 0.88% | 2.77% | 2.73% | 3.47% | 2.67% | 1.67% | 2.19% | 1.28% |
| Hawaii | 0.40% | 1.70% | 2.15% | 0.00% | 0.07% | 0.00% | 1.18% | 0.02% |
| States not shown separately | 1.42% | 4.00% | 3.65% | 3.87% | 1.49% | 1.15% | 2.72% | 0.61% |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).